

Fill in this information to identify the case:

Debtor 1 Lori Ann Borkey

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-11178

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A., as s/b/m to First Niagara Bank NA Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 8 8 5 5

Date of payment change:

Must be at least 21 days after date of this notice

08/15/2022**New total payment:**\$ 1,452.29

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate Change

Current interest rate: 4.49%New interest rate: 4.99%Current principal and interest payment: \$ 1,423.32New principal and interest payment: \$ 1,452.29**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Lori Ann Borkey
First Name Middle Name Last Name

Case number (if known) 22-11178

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Alexis Romero

Signature

Date 07/22/2022

Print: Alexis Romero
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723

Email bk_specialists@keybank.com

ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 8855 ELOC BILLING MAINT AND DISPLAY 07/22/22 08:47:08
L BORKEY 1ST PMT 08/15/16 INV 210/005 TYPE CONV. RES LOC MAN B
BILL METHOD B CUR PMT 01/15/19 PB 175650.57 IR 04.24000 GRP CDF
INT BILLED THRU 07/21/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED

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ACT: C (A,C,D,L/Z)	LIST/OPT: (P,U,B/A,D)	NEW BAL:	206,934.44	CONST
DUE DT: 07/15/22	APR: 4.49000	% INDX: 3.5000000	% MRGN: + .990000	% ESC
USER ID: 2AB - C	BILL DATE: 062122	PRIOR BILLS UNPD	TOTAL AMT DUE	
MINIMUM PMT	1,423.32			
PRINCIPAL	731.88			
INTEREST	691.44			
ESCROW	.00			
LATE CHARGES	.00			
NSF	.00			
OTHER FEES	.00			
LIFE INSURANCE	.00			
A&H INSURANCE	.00			
MISCELLANEOUS	.00			

OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
4:UPD PRINT 5:UPD DFILE

ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 8855 ELOC BILLING MAINT AND DISPLAY 07/22/22 08:49:19
L BORKEY 1ST PMT 08/15/16 INV 210/005 TYPE CONV. RES LOC MAN B
BILL METHOD B CUR PMT 01/15/19 PB 175650.57 IR 04.24000 GRP CDF
INT BILLED THRU 07/21/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED

-- Page 1 -----

ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 207,654.85 CONST
DUE DT: 08/15/22 APR: 4.99000 % INDX: 4.0000000 % MRGN: + .990000 % ESC
USER ID: 2AB - BILL DATE: 072122 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT 1,938.68 62,316.53 64,255.21
PRINCIPAL 731.88 31,519.05 32,250.93
INTEREST 720.41 30,797.48 31,517.89
ESCROW .00 .00 .00
LATE CHARGES 486.39 .00 486.39
NSF .00 .00 .00
OTHER FEES .00 .00 .00
LIFE INSURANCE .00 .00 .00
A&H INSURANCE .00 .00 .00
MISCELLANEOUS .00 .00 .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
4:UPD PRINT 5:UPD DFILE PF2:ADDL MSGS

--SPOC-- ACTIVE CH 13 BANKRUPTCY
LOSS MIT IND = 1 LOSS MIT USES CONSUMER KPLO PMT LOGIC OPTIONS
ELOC ADVANCE STOP = B REMOVED LOSS MITIGATION

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Reading)

In Re: Lori Ann Borkey

Case No. 22-11178

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Chapter 13

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 07/22/2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
CHARLES LAPUTKA
Laputka Law Office
1344 W. Hamilton St.
Allentown, PA 18102

Trustee
SCOTT F. WATERMAN (Chapter 13)
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor
Lori Ann Borkey
136 Virginville Road
Kutztown, PA 19530

/s/Alexis Romero
Bankruptcy Specialist
KeyBank N.A.